AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Currently Amended) A method for processing loan information using a financial system, comprising the steps of:

receiving loan information from one or more source systems;

storing the loan information in one or more staging tables;

evaluating the loan information stored in the one or more staging tables ~~using~~ to identify one or more triggers ~~such~~ that are ~~any one of the one or more triggers is~~ satisfied based on one or more predetermined conditions;

identifying one or more rules, when at least one of the one or more triggers is satisfied;

retrieving the stored loan information from at least one of the one or more staging tables to form retrieved information, when at least one of the one or more triggers is satisfied; and

transforming the retrieved information into one or more outputs based on at least one of the one or more rules.

2.   (Original) The method of claim 1, further comprising the step of:

linking the one or more source systems to the financial system.

3.   (Original) The method of claim 1, further comprising the step of:

storing the one or more outputs in a data repository.

4.   (Original) The method of claim 3, further comprising the step of:

reporting the stored one or more outputs.

5.   (Original) The method of claim 4, further comprising the step of:

defining the one or more source systems to include loan information for one or

more mortgages.

6.   (Original) The method of claim 1, wherein said step of receiving further

comprises the step of:

converting the received loan information to a predetermined format for the

financial system.

7.   (Original) The method of claim 1, wherein said step of evaluating further

comprises the step of:

defining at least one of the one or more predetermined conditions as a financial

event.

8.   (Original) The method of claim 7, wherein said step of defining further

comprises the step of:

defining the financial event as a change in status for a loan.

9.   (Original) The method of claim 7, wherein said step of defining further comprises the step of:

defining the financial event as one or more of the following events associated with the one or more staging tables: a foreclosure of a property; a sale of a property; a transfer of a property; an appraisal of a property; a property becomes real estate owned by a mortgagor; an expense transaction occurs; and an income transaction occurs.

10.   (Currently Amended) ~~The method of claim 1, wherein said step of identifying further comprises the step of:~~ A method for processing loan information using a financial system, comprising the steps of:

receiving loan information from one or more source systems;

storing the loan information in one or more staging tables;

evaluating the loan information stored in the one or more staging tables to identify one or more triggers that are satisfied based on one or more predetermined conditions;

identifying one or more rules, when at least one of the one or more triggers is satisfied;

sequencing the one or more identified rules based on the satisfied trigger ~~prior to said step of transforming~~;

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retrieving the stored loan information from at least one of the one or more staging tables to form retrieved information, when at least one of the one or more triggers is satisfied; and

transforming the retrieved information into one or more outputs based on at least one of the one or more sequenced rules.

11. (Original) The method of claim 10, wherein said step of sequencing further comprises the step of:

ordering the one or more rules based on standard accounting practices that provide one or more outputs in a form compatible with double-entry accounting.

12. (Currently Amended) The method of claim 10, further comprising the ~~step~~ steps of:

defining [[the]] a data repository to include a subledger for providing entries and for providing journal entries to a general ledger; and

providing the one or more outputs to the data repository.

13. (Original) The method of claim 11, further comprising the step of:

providing the one or more outputs to a corporate data warehouse.

14. (Currently Amended) A financial system for processing loan information, said financial system comprising:

at least one memory including code comprising:

code that receives information from one or more source systems,

code that stores the loan information in one or more staging tables,

code that evaluates the loan information stored in the one or more staging tables ~~using~~ to identify one or more triggers ~~such~~ that are ~~any one of the one or more triggers is~~ satisfied based on one or more predetermined conditions,

code that identifies one or more rules, when at least one of the one or more triggers is satisfied,

code that retrieves the stored loan information from at least one of the one or more staging tables to form retrieved information, when at least one of the one or more triggers is satisfied, and

code that transforms the retrieved information into one or more outputs based on at least one of the one or more rules; and

at least one processor that executes said code.

15.   (Original) The financial system of claim 14, wherein the at least one memory further comprises:

code that links the one or more source systems to the financial system.

16.   (Original) The financial system of claim 14, wherein the at least one memory further comprises:

code that stores the one or more outputs in a data repository.

17.   (Original) The financial system of claim 14, wherein the at least one

memory further comprises:

code that reports the stored one or more outputs.

18.   (Original) The financial system of claim 14, wherein the at least one

memory further comprises:

code that defines the one or more source systems to include loan

information for one or more mortgages.

19.   (Currently Amended) A computer program product comprising computer-

readable media having computer-readable code which, when run on a computer,

causes the computer to process loan information, comprising the following

computer-readable code for effecting actions in the computer:

code for receiving loan information from one or more source systems;

code for storing the loan information in one or more staging tables;

code for evaluating the loan information stored in the one or more staging tables

~~using~~ to identify one or more triggers ~~such~~ that are ~~any one of the one or more triggers~~

~~is~~ satisfied based on one or more predetermined conditions;

code for identifying one or more rules, when at least one of the one or more

triggers is satisfied;

code for retrieving the stored loan information from at least one of the one or more staging tables to form retrieved information, when at least one of the one or more triggers is satisfied; and

code for transforming the retrieved information into one or more outputs based on at least one of the one or more rules.

20.   (Currently Amended) A system for processing loan information using a financial system, comprising:

means for receiving loan information from one or more source systems;

means for storing the loan information in one or more staging tables;

means for evaluating the loan information stored in the one or more staging tables to identify ~~using~~ one or more triggers ~~such~~ that are ~~any one of the one or more triggers is~~ satisfied based on one or more predetermined conditions;

means for identifying one or more rules, when at least one of the one or more triggers is satisfied;

means for retrieving the stored loan information from at least one of the one or more staging tables to form retrieved information, when at least one of the one or more triggers is satisfied; and

means for transforming the retrieved information into one or more outputs based on at least one of the one or more rules.

21.   (Currently Amended) A method for processing mortgage information using a financial system, comprising the steps of:

evaluating the mortgage information stored in [[the]] one or more staging tables to identify ~~using~~ one or more triggers ~~such~~ that are ~~any one of the one or more triggers is~~ satisfied based on one or more predetermined conditions;

identifying one or more rules, when at least one of the one or more triggers is satisfied;

retrieving stored mortgage information from at least one of the one or more staging tables to form retrieved information, when at least one of the one or more triggers is satisfied; and

transforming the retrieved information into one or more outputs based on at least one of the one or more rules.

22.   (New) A computer program product comprising computer-readable media having computer-readable code which, when run on a computer, causes the computer to process loan information, comprising the following computer-readable code for effecting actions in the computer:

code for receiving loan information from one or more source systems;

code for storing the loan information in one or more staging tables;

code for evaluating the loan information stored in the one or more staging tables to identify one or more triggers that are satisfied based on one or more predetermined conditions;

code for identifying one or more rules, when at least one of the one or more

triggers is satisfied;

code for sequencing the one or more identified rules based on the satisfied

trigger;

code for retrieving the stored loan information from at least one of the one or

more staging tables to form retrieved information, when at least one of the one or more

triggers is satisfied; and

code for transforming the retrieved information into one or more outputs based

on at least one of the one or more rules.

23.   (New) The computer program product of claim 22, wherein said code for

sequencing orders the one or more rules based on standard accounting practices that

provide one or more outputs in a form compatible with double-entry accounting.

24.   (New) The computer program product of claim 22, further comprising:

code for defining a data repository to include a subledger for providing entries

and for providing journal entries to a general ledger; and

code for providing the one or more outputs to the data repository.

25.   (New) The computer program product of claim 22, further comprising:

code for providing the one or more outputs to a corporate data warehouse.

26.   (New) A system for processing loan information using a financial system, comprising:

means for receiving loan information from one or more source systems;

means for storing the loan information in one or more staging tables;

means for evaluating the loan information stored in the one or more staging tables to identify one or more triggers that are satisfied based on one or more predetermined conditions;

means for identifying one or more rules, when at least one of the one or more triggers is satisfied;

means for sequencing the one or more identified rules based on the satisfied trigger;

means for retrieving the stored loan information from at least one of the one or more staging tables to form retrieved information, when at least one of the one or more triggers is satisfied; and

means for transforming the retrieved information into one or more outputs based on at least one of the one or more rules.

27.   (New) The system of claim 26, wherein said means for sequencing orders the one or more rules based on standard accounting practices that provide one or more outputs in a form compatible with double-entry accounting.

28.   (New) The system of claim 26, further comprising:

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means for defining a data repository to include a subledger for providing entries

and for providing journal entries to a general ledger; and

means for providing the one or more outputs to the data repository.

29.   (New) The system of claim 26, further comprising:

means for providing the one or more outputs to a corporate data warehouse.